

ABSTRACT OF THE DISCLOSURE

A relay server ~~to be~~ is installed in a payment system which is ~~suitably used in~~ suitable for use with a specially designed user terminal having limited ~~communication~~ functions functionality, such as a portable telephone. The ~~relay server is provided in the payment system including a user terminal to take~~ permits payment procedures to be conducted through a ~~network~~ network. In addition to the user terminal and the relay server, the payment system includes a shop server to produce payment information containing amounts to be paid by ~~a~~ the user, a payment server to perform payment processing through the network and a wallet server to maintain authentication information of the user and to request the payment server to take payment procedures. The relay server has a redirecting section used to ~~transfer, when receiving procedure request~~ transfer information received from the ~~terminal, the information~~ user terminal to the shop server ~~and, when receiving the payment information from the shop server having acquired the requested information, and~~ to transfer the payment information received from the shop server to the wallet server.